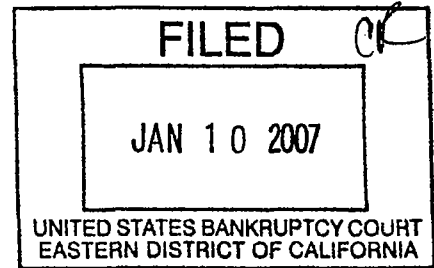


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UNITED STATES BANKRUPTCY COURT
Eastern District of California

In re

Roosevelt Washington, Jr.,

Debtor.

Case No. 05-19980-A

Dennis E. Shamlian, D.D.S.,

Plaintiff,

Adv. No. 06-1036-D

v.

Roosevelt Washington, Jr.,

Defendant.

FINDINGS OF FACT AND CONCLUSIONS OF LAW

A trial having been held in this matter on January 9, 2007, the court makes findings of fact as follows:

1. In connection with the defendant's application to rent a dwelling from the plaintiff, the defendant provided a totally incorrect social security number and gave a false name and phone number for the landlord of his then residence.
2. The defendant knew that the information provided was false and furnished it with the intent to deceive the plaintiff.
3. In reliance upon the information furnished by the defendant, the plaintiff entered into a lease with the defendant and allowed the defendant to take possession of the property.
4. Had the defendant furnished correct information, the plaintiff would not have entered into a lease with the defendant.
5. In connection with the lease agreement, the plaintiff obtained a state court judgment in case number 05CECL01818 in the Superior Court of California, County of Fresno, in the total amount of \$8,316.75.

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1 The court renders its conclusions of law as follows:

2 1. The conduct of the defendant set forth in the findings above constitutes fraud within the
3 meaning of 11 U.S.C. § 523(a)(2)(A).

4 2. The debt owing from the defendant to the plaintiff is not subject to the discharge obtained by
5 the defendant in this bankruptcy case.

6 A separate judgment will issue.

7
8 Dated: January 10, 2007


Brett Dorian
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

CERTIFICATE OF MAILING

The undersigned deputy clerk in the office of the United States Bankruptcy Court for the Eastern District of California hereby certifies that a copy of the document to which this certificate is attached was mailed today to the following entities listed at the address shown on the attached list or shown below.

Dennis E. Shamlan
5678 N. Palm #103
Fresno, CA 93704

Roosevelt Washington Jr.
2014 W. Sierra
Fresno, CA 93711

Peter B. Bunting
2501 W. Shaw Ave. #119
Fresno, CA 93711

U.S. Trustee
2500 Tulare St. #1401
Fresno, CA 93721

DATED: 01/10/07

By: C. Boerenthal
Deputy Clerk

EDC 3-070 (New 4/21/00)